

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE:	§	
CLIFTON LYNDAL MOORE	§	CASE NO: 05-34668
Debtor(s)	§	
	§	CHAPTER 13

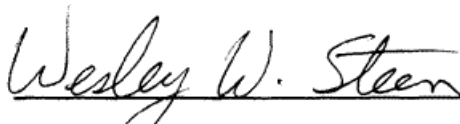
**MEMORANDUM AND**  
**ORDER GRANTING RELIEF FROM CO-DEBTOR STAY (doc # 18)**

The parties presented this motion on undisputed facts. The chapter 13 debtor in this case "crammed down" the claim filed by Ford Motor Credit ("Ford") secured by a 2001 Ford Expedition. That is, the Ford claim (under its note secured by the vehicle) is \$34,357.85. The Debtor values the vehicle at \$16,400 and proposes to pay only that amount to Ford, plus interest at 7.75% for a total of \$19,929.27.

Ford filed a motion for relief from the co-debtor stay imposed by § 1301 of the Bankruptcy Code. Section 1301(c)(2) requires the Court to grant relief from the co-debtor stay to the extent that full payment of the claim is not proposed in the chapter 13 plan. (*See* § 1301(c)(2) and *Collier on Bankruptcy, 15th Edition* paragraph 1301.03[2][b].)

Therefore, Ford's motion for relief from the co-debtor stay (docket # 18) is granted as to Co-Debtor Angela Moore for all sums due under the note and security documents in excess of \$19,929.27. This order is, however, merely relief from the stay as to Angela Moore personally. It is not relief from the stay to pursue property of the estate in this bankruptcy case.

SIGNED 06/13/2005

  
WESLEY W STEEN  
United States Bankruptcy Judge